

Massachusetts
Group Conversion Guaranteed Issue
Nongroup Membership¹
as of December 31, 1999

| Nongroup Membership Total Membership | Type of Plan | MA | | | 12/31/98 to 12/31/99 MEMBER DIFFERENCE |
|---|--------------------|---------------------------|---------------------------|---------------------------|--|
| | | MA | MA | MA | |
| | | Members as of 01/01/98 | Members as of 12/31/98 | Members as of 12/31/99 | |
| Celtic Life Insurance Company | Medical | N/A | N/A | 0 | 0 |
| ConnectCare of Massachusetts, Inc. | HMO | 0 | 0 | 13 | 13 |
| Connecticut General Life Insurance Company | Medical | 0 | 11 | 11 | 0 |
| First Allmerica Life Insurance Company | Medical | 0 | 0 | 0 | 0 |
| Great-West Life and Annuity Insurance Company | Medical | 0 | 0 | 0 | 0 |
| Phoenix Home Life Mutual Insurance Company | Medical | N/A | N/A | 0 | 0 |
| Principal Life Insurance Company | Medical | 0 | 4 | 5 | 1 |
| Bentley Life Insurance Company | Medical | N/A | N/A | 0 | 0 |
| INCARE Life and Health Insurance Company | Medical | N/A | N/A | 0 | 0 |
| Total Members | | 0 | 15 | 29 | 14 |
| 1998 Massachusetts Population ² | | 6,147,132 | 6,147,132 | 6,147,132 | |
| Market Penetration Rate ³ | | 0.0% | 0.0% | 0.0% | |

¹ Represents membership in guaranteed issue health plans subject to M.G.L. c. 178M issued only on a group conversion basis. Please see separate report for membership in guaranteed issue health plans available to all eligible persons.

² Source: Population Estimates Program, Population Division, U.S. Bureau of the Census, March 12, 1999 - estimated population by county as of July 1, 1998.

³ Total members in Massachusetts divided by the 1998 population in Massachusetts.

| Nongroup Membership Total Subscribers | Type of Plan | MA | | | 12/31/98 to 12/31/99 Subscriber DIFFERENCE |
|---|--------------------|-------------------------------|-------------------------------|-------------------------------|--|
| | | MA | MA | MA | |
| | | Subscribers as of 01/01/98 | Subscribers as of 12/31/98 | Subscribers as of 12/31/99 | |
| Celtic Life Insurance Company | Medical | N/A | N/A | 0 | 0 |
| ConnectCare of Massachusetts, Inc. | HMO | 0 | 0 | 9 | 9 |
| Connecticut General Life Insurance Company | Medical | 0 | 8 | 5 | 0 |
| First Allmerica Life Insurance Company | Medical | 0 | 0 | 0 | 0 |
| Great-West Life and Annuity Insurance Company | Medical | 0 | 0 | 0 | 0 |
| Phoenix Home Life Mutual Insurance Company | Medical | N/A | N/A | 0 | 0 |
| Principal Life Insurance Company | Medical | 0 | 4 | 5 | 1 |
| Bentley Life Insurance Company | Medical | N/A | N/A | 0 | 0 |
| INCARE Life and Health Insurance Company | Medical | N/A | N/A | 0 | 0 |
| Total Subscribers | | 0 | 12 | 22 | 10 |

| Nongroup Membership Total Dependents | Type of Plan | MA | | | 12/31/98 to 12/31/99 Dependent DIFFERENCE |
|---|--------------------|------------------------------|------------------------------|------------------------------|---|
| | | MA | MA | MA | |
| | | Dependents as of 01/01/98 | Dependents as of 12/31/98 | Dependents as of 12/31/99 | |
| Celtic Life Insurance Company | Medical | N/A | N/A | 0 | 0 |
| ConnectCare of Massachusetts, Inc. | HMO | 0 | 0 | 4 | 4 |
| Connecticut General Life Insurance Company | Medical | 0 | 3 | 3 | 0 |
| First Allmerica Life Insurance Company | Medical | 0 | 0 | 0 | 0 |
| Great-West Life and Annuity Insurance Company | Medical | 0 | 0 | 0 | 0 |
| Phoenix Home Life Mutual Insurance Company | Medical | N/A | N/A | 0 | 0 |
| Principal Life Insurance Company | Medical | 0 | 0 | 0 | 0 |
| Bentley Life Insurance Company | Medical | N/A | N/A | 0 | 0 |
| INCARE Life and Health Insurance Company | Medical | N/A | N/A | 0 | 0 |
| Total Dependents | | 0 | 3 | 7 | 4 |